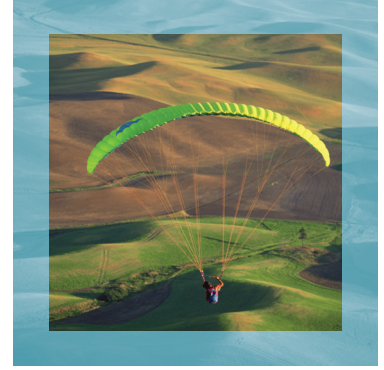


# The Apollo Cumulative Withdrawal Feature:

## The Rates Clients Need and the Liquidity They Want



In today's low interest rate environment, it is difficult for safety conscious investors to find investments that will help their money grow. With its competitive base rate, first year bonus and strong renewal history the Apollo fixed annuity can be that investment. The Apollo also goes one step further for your client by combining those great rates with the liquidity your clients may need with the availability of the **Cumulative Penalty-Free Withdrawal Feature\***.

In the event that interest rates improve, the Apollo's Cumulative Penalty-Free Withdrawal Feature could allow your clients the flexibility to take advantage of improved rates while also enabling them to receive a very competitive rate today.

### Here's how it works:

With the Apollo your clients can withdraw up to 10% of their single premium, penalty-free, in the first year and up to 10% of the contract's accumulation value in any year thereafter. However, they also have the choice of letting their unused penalty-free withdrawals accumulate. Beginning in year 2, if NO withdrawals are taken that year, the penalty-free withdrawal amount available will carry over into year 3. At the beginning of year 3 you would have the penalty-free withdrawal amount from year 3 plus the carry over from year 2 available. If NO withdrawal is taken in year 3, both years would now carry over into year 4. At the beginning of year 4 you would now have the maximum cumulative penalty-free withdrawal amount available, up to 30% of the initial premium. Please see the examples we have included that show how the enhanced liquidity and flexibility of this feature can benefit your client.

### **How many of your clients are currently sitting on the sidelines because they fear missing out on a rate increase if they are locked into a longer term product?**

The Apollo's Cumulative Penalty-Free Withdrawal Feature gives them a great rate now, and also allows the flexibility to take advantage of an improving rate environment.

Using this strategy may allow the client to increase their overall yield by moving the cumulative value available, as a partial 1035 or IRA transfer, into a product with improved rates 3 or more years down the road. The great news is that if the client decides to take their cumulative penalty-free amount, they will have another 10% of the annuity value available the following year and the accumulation starts over again. The client has a lot of flexibility and that's the advantage that they have with Apollo's cumulative penalty-withdrawal feature. The Apollo is also 100% liquid after the 7th year, so the client would not have to worry about a 30 day window to move the money.

Please refer to the Apollo sales materials and contract for complete product details.

\* During the first Contract Year, up to ten (10%) percent of the Single Premium, and thereafter, up to ten (10%) percent of the Annuity Value may be withdrawn without incurring a Surrender Charge or Market Value Adjustment. If no Penalty Free Withdrawal is taken in Contract Year two or any Contract Year thereafter, the amount of that year's Penalty Free Withdrawal may be carried over into the following year. If no Withdrawals are made for two or more successive years, the carry over penalty free balance can be accumulated up to a maximum penalty free amount of 30% of the initial premium. The penalty free carry over balance will return to zero as soon as a Penalty Free Withdrawal of any amount is taken. If any withdrawal exceeds the accumulated Penalty Free Withdrawal balance, any applicable Surrender Charge and Market Value Adjustment will be applied to the total amount withdrawn in that Contract Year.

Examples:

Initial Premium:					
Year	Current Rates	Beginning of Year Annuity Value	Beginning of Year 10% Penalty Free WD Amount	Beginning of Year Cumulative WD	Beginning of Year WD
				<b>Total PF WD:</b>	

Initial Premium:					
Year	Current Rates	Beginning of Year Annuity Value	Beginning of Year 10% Penalty Free WD Amount	Beginning of Year Cumulative WD	Beginning of Year WD
				<b>Total PF WD:</b>	



Home Office: Chicago, Illinois  
 Administrative Office: 2001 Market St. Suite 1500  
 Philadelphia, Pennsylvania 19103 • (800) 351.7500  
[www.reliancestandard.com](http://www.reliancestandard.com)

Annuities are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any Governmental Agency.		
NO BANK GUARANTEE	NOT A DEPOSIT	MAY LOSE VALUE

Issued by Reliance Standard Life Insurance Company Home Office: Chicago, Illinois Administrative Office: Philadelphia, Pennsylvania. Policy Form # RSL-8329-1203, LRS-9185-0604. For complete details and descriptions of all benefits and features, please refer to the policy. Past renewal rate performance is not indicative of future results. Early withdrawals may result in loss of principal and credited interest due to surrender charges. Any distributions may be subject to ordinary income tax and, if taken prior to age 59 1/2, an additional 10% federal tax. Guarantees are backed by strength and claims-paying ability of issuing insurance carrier. Product and feature availability may vary by state. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower base interest rates, or other restrictions that are not included in similar annuities that don't offer any bonus feature. **For education of producers/agents only and not intended for public distribution.**